

In re:
Stephanie Joanne Jahr
Debtor

Case No. 23-13774-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jan 19, 2024

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2024:

Recip ID	Recipient Name and Address
db	Stephanie Joanne Jahr, 1700 Butler Pike Apt 12a, Conshohocken, PA 19428-1255
14839849	Carter Wilson, 3877 Beech St, Cincinnati, OH 45227-3652
14839850	+ Cornerstone, Po Box 82561, Lincoln, NE 68501-2561
14839852	Dave Operating LCC, 1265 S Cochran Ave, Los Angeles, CA 90019-2846
14839859	# LifeStance Health Inc., 4800 N Scottsdale Rd Ste 6000, Scottsdale, AZ 85251-7616
14839860	Lizzie Wilson, 3877 Beech St, Cincinnati, OH 45227-3652
14839863	Marquette Un, 1313 W. Wisconsin, Milwaukee, WI 53233
14839868	New York State Thruway, 200 Southern Blvd, Albany, NY 12209-2018
14839874	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14846515	Samuel Geltman and Company, 45 Eisenhower Dr Ste 270, Paramus, NJ 07652-1434
14839877	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mail@cibiklaw.com	Jan 20 2024 00:26:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	Email/Text: Info@ReadingCh13.com	Jan 20 2024 00:27:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	Email/Text: megan.harper@phila.gov	Jan 20 2024 00:27:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jan 20 2024 05:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 20 2024 00:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jan 20 2024 00:27:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14839848	Email/Text: rm-bknotices@bridgecrest.com	Jan 20 2024 00:27:00	Bridgecrest Acceptance Corp, Attn: Bankruptcy, 7300 East Hampton Avenue Suite 100, Mesa, AZ 85209-3324

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14839850	^	MEBN	Jan 20 2024 00:21:04	Cornerstone, Po Box 82561, Lincoln, NE 68501-2561
14839853	+	EDI: BLUESTEM	Jan 20 2024 05:22:00	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14839854	+	EDI: AMINFOFP.COM	Jan 20 2024 05:22:00	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
14839855		EDI: LCIICTSYSTEM	Jan 20 2024 05:22:00	IC Systems, Inc, Attn: Bankruptcy, PO Box 64378, St. Paul, MN 55164-0378
14839856	+	Email/Text: bankruptcy@getipass.com	Jan 20 2024 00:26:00	Illinois Tollway, Illinois Tollway Headquarters, 2700 Odgen Avenue, Downers Grove, IL 60515-1703
14839857		EDI: IRS.COM	Jan 20 2024 05:22:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14839858		EDI: JPMORGANCHASE	Jan 20 2024 05:22:00	JPMorgan Chase Bank N.A., Bankruptcy Mail Intake Team, 700 Kansas Ln Fl 1, Monroe, LA 71203-4774
14839861		Email/Text: support@ljross.com	Jan 20 2024 00:27:00	LJ Ross & Associates, Attn: Bankruptcy, 4 Universal Way, PO Box 6099, Jackson, MI 49204-6099
14839862	+	Email/PDF: resurgentbknofications@resurgent.com	Jan 20 2024 00:36:20	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
14839864	+	Email/Text: EDI@CACIONLINE.NET	Jan 20 2024 00:27:00	Midwest Recovery Systems, Attn: Bankruptcy, PO Box 899, Florissant, MO 63032-0899
14839867		Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Jan 20 2024 00:26:00	New Jersey Turnpike Authority, P.O. Box 5042, Woodbridge, NJ 07095
14839865	+	Email/Text: bankruptcy@ncaks.com	Jan 20 2024 00:26:00	National Credit Adjusters, LLC, 327 West 4th Avenue, PO Box 3023, Hutchinson, KS 67504-3023
14839866	+	Email/Text: electronicbkydocs@nelnet.net	Jan 20 2024 00:27:00	Nelnet, Attn: Bankruptcy, 121 S 13th St, Lincoln, NE 68508-1922
14839869	^	MEBN	Jan 20 2024 00:20:58	PA Turnpike Toll By Plate, P.O. Box 645631, Pittsburgh, PA 15264-5254
14839871	+	Email/Text: bankruptcygroup@peco-energy.com	Jan 20 2024 00:27:00	PECO Energy Company, 2301 Market St, Philadelphia, PA 19103-1380
14839872		Email/Text: fesbank@attorneygeneral.gov	Jan 20 2024 00:27:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14839873		EDI: PENNDEPTREV	Jan 20 2024 05:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14839873		Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 20 2024 00:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14839875		Email/Text: bankruptcy@springoakscapital.com	Jan 20 2024 00:26:00	Spring Oaks Capital, Llc, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327-1216
14839876	+	EDI: COMCASTCBLCENT	Jan 20 2024 05:22:00	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
14839878		EDI: USBANKARS.COM	Jan 20 2024 05:22:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
14839879		Email/Text: EDBKNotices@ecmc.org	Jan 20 2024 00:26:00	U.S. Department of Education, Default Resolution Group, PO Box 5609, Greenville, TX 75403-5609
14839880	^	MEBN	Jan 20 2024 00:20:51	U.S. Department of Justice, 950 Pennsylvania Ave

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14839881	^ MEBN		NW, Washington, DC 20530-0009
		Jan 20 2024 00:20:41	Utility Self-reported, Po Box 4500, Allen, TX 75013-1311
14839882	Email/Text: webadmin@vhlhc.co		
		Jan 20 2024 00:27:00	Vance & Huffman Llc, 55 Monette Parkway, Smithfield, VA 23430-2577
14839883	^ MEBN		
		Jan 20 2024 00:20:50	Velocity Investments, Llc, Attn: Bankruptcy Attn: Bankruptcy, 1800 Route 34N , Suite 305, Wall, NJ 07719-9146
14839884	+ EDI: VERIZONCOMB.COM		
		Jan 20 2024 05:22:00	Verizon Communications Inc., Attn: Bankruptcy, 1095 Avenue of the Americas, New York, NY 10036-6704
14839885	Email/Text: Bankruptcy-Notifications@we-energies.com		
		Jan 20 2024 00:26:00	We Energies, Attn: Bankruptcy, PO Box 2046, Milwaukee, WI 53201-2046

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14846805	*P++	NJ EZPASS, ATTN ATTN NJ EZPASS/ JASMINE JENKINS, 375 MCCARTER HIGHWAY, SUITE 200, NEWARK NJ 07114-2562, address filed with court., New Jersey Turnpike Authority, P.O. Box 5042, Woodbridge, NJ 07095
14839870	*	PA Turnpike Toll By Plate, Po Box 645631, Pittsburgh, PA 15264-5254
14839851	##+	Cybrcollect, Inc, Attn: Bankruptcy Attn: Bankruptcy, 2350 South Ave , Ste 101, La Crosse, WI 54601-6272

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2024 at the address(es) listed below:

Name	Email Address
MICHAEL A. CIBIK	on behalf of Debtor Stephanie Joanne Jahr mail@cibiklaw.com cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@kramerica.enterprises;ecf@michaelscottpaper.co;ecf@nalabean.gg
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:			
Debtor 1:	Stephanie Joanne Jahr		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	23-13774-amc		
	Social Security number or ITIN: xxx-xx-1173		
	EIN: -- --		
	Social Security number or ITIN: -- --		
	EIN: -- --		
	Date case filed for chapter: 13 12/13/23		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Stephanie Joanne Jahr	
2. All other names used in the last 8 years		
3. Address	1700 Butler Pike Apt 12a Conshohocken, PA 19428-1255	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: mail@cibiklaw.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 1/19/24

For more information, see page 2

Debtor **Stephanie Joanne Jahr**

Case number **23-13774-amc**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 15, 2024 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (484) 309-8709, Enter Meeting ID 503 796 7663, and Passcode 4545941595 For additional meeting info, go to https://www.justice.gov/ust/moc
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> Deadline to file a complaint to challenge dischargeability of certain debts: Filing deadline: 5/14/24 </div> <div> You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 2/21/24 </div> <div> Deadline for governmental units to file a proof of claim: Filing deadline: 6/10/24 </div> <hr/> <div> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. </div> <hr/> <div> Deadline to object to exemptions: Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div>	
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$600.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 4/24/24 at 10:00 AM , Location: Courtroom #4, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	